

Daily Internal Update: P2P Online Lending and Digital Banking (CBLENDT) Total Return Performance as of Tuesday January 26, 2021

	P2P Index	S&P 500	S&P (mid cap) 400	S&P (small cap) 600	Russell 2000	MSCI China A ETF	NASDAQ	DJIA
Daily	-0.20%	-0.15%	-1.04%	0.03%	-0.62%	-0.87%	-0.07%	-0.07%
5 Day	2.64%	1.33%	-0.65%	0.73%	-0.06%	2.44%	3.25%	0.02%
Month-to-Date	10.10%	3.29%	6.32%	11.37%	9.72%	10.74%	6.04%	1.98%
Year-to-Date	10.10%	2.49%	5.28%	10.21%	8.86%	7.26%	5.72%	1.06%

The CrowdBureau® P2P Online Lending and Digital Banking Index (CBLENDT) slid -0.20% to end Tuesday, January 26, 2021, with a value of 93.65. Shares in the three major U.S. indices tumbled even though financial earnings reports outperformed estimates. The cautious investor optimism may be fueled by the overpriced stock market, the \$1.9 trillion fiscal stimulus package that has not been approved, and mounting cases of Covid -19. The Dow Jones Industrial Average (DJIA) ticked down -0.07% or -22.96 points, to end at 30,937.04. The S&P 500 index (SPX) shed -0.15% to -5.74 points, finishing at 3,849.62. The technology heavy Nasdaq Composite index (COMP) nudged down -0.07% or -9.93 points, to register at 13,626.06. Small cap stocks measured by the Russell 2000 benchmark declined -0.62% or -13.42 points, to close at 2,149.86. The yield on the 10-year Treasury note TMUBMUSD10Y, 1.031% ended marginally unchanged at 1.04%.

Index Performance 5 Top Gainers and 5 Bottom Laggards

Gainers

	Symbol	Name	Last	\$ Chg	% Chg
1/26/21	AIHS	Senmiao Technology Limited	1.53	0.125	8.90%
1/26/21	LX	LexinFintech Holdings Ltd.	7.7	0.51	7.09%
1/26/21	TREE	LendingTree Inc.	335.85	7.84	2.39%
1/26/21	FB	Facebook Inc.	282.05	4.04	1.45%
1/26/21	QD	Qudian Inc.	2.15	0.03	1.42%

Laggards

	Symbol	Name	Last	\$ Chg	% Chg
1/26/21	JFU	9F Inc.	1.35	-0.1	-6.90%
1/26/21	WEI	Weidai Ltd.	1.54	-0.09	-5.52%
1/26/21	SOS	SOS Limited	2.12	-0.12	-5.36%
1/26/21	PAGS	PagSeguro Digital Ltd.	51.5	-2.43	-4.51%
1/26/21	UPST	Upstart Holdings Inc.	64.45	-2.91	-4.32%

P2P Online Lending and Digital Banking Industry News

- Capital One Finance (COF) -2.45% to \$99.93, reported earnings results for the fourth quarter, the firm earned \$2.6 billion or \$5.35 per common share. For the full year 2020, Capital One earned \$2.7 billion or \$5.18 per share. Included in earnings per share for the quarter were two small adjusting items, net of these adjusting items, earnings per share for the quarter was \$5.29. Full-year 2020 adjusted earnings per share was \$5.79. In addition to the adjusting items in the quarter, recorded an equity investment gain of \$60 million or \$0.10 per share related to the equity stake in Snowflake, for the full year, the investment gain was \$535 million or around \$0.89 per share. Also, the board authorized a common stock repurchase program of up to \$7.5B.
- Facebook (FB) 1.45% to \$282.05 is scheduled to announce Q4 earnings results on Wednesday, January 27th, after the market close. The consensus earnings per share estimate is \$3.24 (+26.6% Y/Y) and the consensus revenue estimate is \$26.43B (+25.4% Y/Y). Analyst expects DAU of 1.83B, MAU of 2.76B.
- JPMorgan Chase (JPM) -0.41% to \$131.58 announced it is launching a digital retail bank in the coming months in the U.K. for retail consumers. The platform will be branded Chase, providing products and features delivered via an innovative mobile app. The business has already created more than 400 jobs in the U.K. and is planning additional hires as the business grows.
- Ally Financial (ALLY) -1.73% to \$38.68, Ally Lending is partnering with Eargo to empower those with hearing loss will offer flexible payment options that will provide more access to Eargo's state-of-the-art hearing aid technology for consumers. Eargo (EAR), a medical device company dedicated to improving the quality of life of people with hearing loss. Ally's alignment with Eargo builds upon the company's legacy and rapidly expanding footprint in business-to-business-to-consumer lending. Ally Lending experienced 75% YoY loan origination growth in 2020.
- Wells Fargo (WFC) -2.67% to \$31.38, declares \$0.10/share quarterly dividend, in line with previous. Forward yield 1.27%, will be payable March 1; for shareholders of record Feb. 5; ex-div Feb. 4.
- Truist Financial Corporation (TFC) -1.59% to \$50.24, declares \$0.45/share quarterly dividend, in line with previous. Forward yield 3.53% Payable March 1; for shareholders of record Feb. 12; ex-div Feb. 11.

General Market News

1. On Tuesday, the International Monetary Fund (IMF) increased the forecast for global economic growth in 2021, however, warned that there was still “extraordinary uncertainty” about the outlook.
2. The S&P CoreLogic Case-Shiller 20-city price index posted a 9.1% year-over-year gain in November, advancing 8% from the previous month. On a monthly basis, the index added 1.5% between October and November.
3. The Conference Board reported, its index of consumer confidence rose to 89.3 this month from a revised 87.1 in December. Last month’s reading was the lowest in five months. Economists polled by Dow Jones and The Wall Street Journal had forecast a small decline to 88.
4. The pan-European Stoxx 600 stock index SXXP, -1.00% rose 0.7%, while London’s FTSE 100 UKX, -0.78% gained 0.2%.
5. Stocks fell in Asia, with the Shanghai Composite (SHCOMP), +0.11% fell 1.5%, Hong Kong’s Hang Seng Index (HIS), -0.32% declined 2.5% and Japan’s Nikkei 225 index (NIK), +0.31% slid 1%.
6. Oil futures moved lower, with the U.S. benchmark CL.1, 0.06% ticked down 0.3%, to settle at \$52.61 a barrel on the New York Mercantile Exchange.
7. Gold futures GC00, -0.76% shed -0.2%, to settle at \$1,850.90 an ounce.
8. The ICE U.S. Dollar Index DXY, 0.35%, a measure of the U.S. currency against a basket of six major currencies, fell 0.2%.

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